



# *Understanding Disability Related Services and Supports*

## **A Guide for Affordable Housing Professionals**

**Indiana Governor's Planning Council  
for People with Disabilities  
and**

**Center on Community Living and Careers  
Indiana Institute on Disability and Community  
*Indiana's University Center for Excellence*  
Indiana University**

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Indiana Institute on Disability and Community  
*Indiana's University Center for Excellence*  
Indiana University  
2853 East Tenth Street  
Bloomington, Indiana 47408**

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The Center on Community Living and Careers is one of seven centers located at the Indiana Institute on Disability and Community, Indiana University, Bloomington. The work of the Indiana Institute encompasses the entire life span, from birth through older adulthood, and addresses topical areas that include:

- ▣ Young children and families
- ▣ School inclusion
- ▣ Transition
- ▣ Employment
- ▣ Community living
- ▣ Aging
- ▣ Autism
- ▣ Information and referral
- ▣ Planning and policy studies
- ▣ Technology and technological adaptations
- ▣ Individual and family perspectives

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**Author: Deborah McCarty**

**Contributors:**

**Barbara Bates, Christine Dahlberg,  
Mary Held, Pat Stewart, & Faith Thomas**

**Design & Layout: Sheryl J. Rader**

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**Notes**



## Notes



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## Additional Resources

*Opening Doors: A Housing Publication for the Disability Community* is available on the Internet at [www.c-c-d.org/doors.html](http://www.c-c-d.org/doors.html)

## References

Bureau of Developmental Disabilities Services. (2002, October) Service Definitions and Standards Manual. Indianapolis, Indiana: Indiana Family and Social Services Administration, Bureau of Developmental Disabilities.

Louisiana State University Health Sciences Center, Louisiana Home of My Own Project. (2000). Understanding Disabilities: A Guide for Affordable Housing Professionals. Louisiana: Author.

Special Edition on Funding for Homeownership. (2000, Spring). News from Back Home, 3, 1-18.

## Introduction

Individualized and dispersed, affordable and accessible housing for people with disabilities has been characterized as a movement in the making. It is an extension of advocacy efforts to shift the decisions about where one lives, and with whom one shares one's life, to people with disabilities - decisions that most people without disabilities take for granted.

Historically, and in some instances today, people in need of services have had to live in group homes and other facilities in order to receive needed supports. With the advent of home and community based support services, people may now live in homes of their own choosing and have the supports needed to participate in community life.

### **The American with Disabilities Act and Definition of Disability**

The American with Disabilities Act (ADA) of 1990 protects people with disabilities from discrimination in employment, transportation, activities of state and local governments, communications and public accommodations. Under the ADA an individual with a disability is a person who:

- ▶ Has a physical or mental impairment that substantially limits one or more major life activities;
- ▶ Has a record of such impairment; or
- ▶ Is regarded as having such an impairment.

Generally a person is considered to have a disability if his or her condition has a long-term effect on the ability to carry out daily activities such as self-care, mobility, learning, communication, or maintaining employment or financial support.

## The Need for Collaboration

Often people with disabilities have a number of people in their lives that are paid to provide support services. In addition, there are family members, friends, and other community members who offer informal support. Given the limited availability of affordable housing or the complexity of the home buying process, a housing professional may often interact both with the person seeking housing and others invited by the person.

Paid support staff may include:

A **case manager** who assists the individual to obtain the supports he or she needs to live as independently as possible, by finding and coordinating the available resources and services to meet the person's needs. Case managers also help to plan, monitor and evaluate the person's services, and assist with the process and necessary paperwork.

A **personal assistant** who assists with daily activities (e.g., cooking, medical needs).

A **supported living coordinator** who assists the individual with money management and coordinates the direct services (e.g., bill paying, scheduling of personal assistants).

To request your free copy or for more information contact:  
Phone: (317) 232-7770 (voice); (317) 232-7771 (TT)  
Web site: [GPCPD@gpcpd.org](mailto:GPCPD@gpcpd.org)

## The Back Home in Indiana Alliance

The Back Home in Indiana Alliance (Back Home) comprises representatives from federal, state and local housing, advocacy and disability related organizations. Back Home is working to increase the availability of individual and dispersed, affordable and accessible housing for people with disabilities. To date over 130 people have acquired individualized housing (rental and homeownership). A quarterly newsletter is also available.

For more information contact the Center on Community Living and Careers, Indiana Institute on Disability and Community. Call (812) 855-6508 or E-mail: [dlmccart@indiana.edu](mailto:dlmccart@indiana.edu)

## Summary

As the movement toward supporting individuals with disabilities in living in their own homes in the community grows, the importance of disseminating current, useful information to the professionals who will support individuals has become a priority. It is hoped that the information found within this guide, will be a starting point in the professional development process. For those who wish to learn even more, links to additional resources have been provided. These are exciting times for our communities, as we work together to ensure that the dreams of individuals with disabilities for a home of their own are met.

## Governor's Planning Council for People with Disabilities

The mission of the Governor's Planning Council for People with Disabilities (GPCPD) is to promote public policy, which leads to the independence, productivity and inclusion of people with disabilities in all aspects of society. This is accomplished through a number of means including: statewide planning, evaluation, research, education and advocacy. One key role of GPCPD is to raise public awareness and provide information to Indiana citizens.

### Etiquette Tips

Many affordable housing professionals have had little experience working with people with disabilities. Changes in laws, policies and attitudes have opened up opportunities for people to live and work in the center of community life. As people with and without disabilities have opportunities to interact, communication in everyday interactions may be enhanced.

GPCPD has published a brochure titled, *The Power of Words: Interacting with People with Disabilities*, to offer some guidelines and etiquette tips to assure positive and effective person to person communications. For example, it is suggested that when introduced to a person with a disability, it is appropriate to offer to shake hands. People with limited hand use or who wear an artificial limb can usually shake hands. (Shaking hands with the left hand is also an acceptable greeting).

An **employment consultant** who assists in locating and maintaining employment.

Working with the individual and others in his or her life will require the defining of roles and responsibilities, and effective communication. This may include having group meetings, sending e-mails to all parties, and other coordinating activities.

The presence of a disability does not indicate that a person is unable to live in his or her own home, make financial and other decisions, have a career and engage in other tasks of adult living. As needed, informal supports (e.g., family, friends) and paid supports (e.g., personal assistants) may combine to address an individual's preferences and needs for assistance.

## Disability Related Services and Supports

There are a number of federal and state funded organizations that provide informational, financial, and supportive services to create opportunities for people with disabilities to live in typical housing and neighborhoods. Many people receive services from one of more organizations. Summarized below are several key resources that may be of assistance.

### Centers for Independent Living

Centers for Independent Living (CIL) are consumer-controlled organizations that promote a philosophy of independent living and the integration and full inclusion of individuals with disabilities into American society. CILs offer peer support, and promote self-help, self-

and equal access, as well as individual and system advocacy. It is the mission of CILs to maximize the leadership, empowerment, independence and productivity of individuals with disabilities.

CILs have information on public and private resources, and may assist an individual or family to address personal housing needs, including affordability and accessibility. Contacting a CIL is a good first step for a housing professional who is seeking additional information to assist a person acquire affordable housing. CILs are available in several counties across Indiana.

For a listing of regional CILs see Web site:  
[www.in.gov/fssa/servicedisabl/vr/ilcenters.html](http://www.in.gov/fssa/servicedisabl/vr/ilcenters.html)

### **Vocational Rehabilitation Services and Home Modifications**

Vocational Rehabilitation Services (VRS) assists people with disabilities in making informed career choices and in utilizing available support services to prepare for, obtain, or retain employment. For *eligible homeowners*, services may be provided to modify a person's place of residence.

Home modifications may be authorized to facilitate home entry and exit when needed for the person to access the workplace or other vocational rehabilitation services provided outside of the home, including modifications to the bedroom, bathroom, kitchen, and garage.

### Supported Living Services and Supports

For people with developmental disabilities, individualized supported living services or Medicaid waiver services may be provided to assist persons to live in their own homes. Supported living services and waiver services may include a wide range of services and supports such as:

- ▶ Home care and maintenance;
- ▶ Grocery shopping and meal preparation;
- ▶ Education on using community resources (e.g., public transportation);
- ▶ Assistance with money management and other living skills;
- ▶ Assistance with personal care (e.g., getting ready for work, showering);
- ▶ Access to on-call assistance 24 hours a day;
- ▶ Vocational services; and
- ▶ Home and environmental modifications (ramps, lifts, etc.).

Supported living services may be state funded and offered by approved community living service providers. In addition, individuals may qualify to receive a wide range of supported living services through the Medicaid HCBS Waiver Programs.



Services provided by BDDS include intake for the Autism, Developmental Disability, and Support Services HCBS Waivers and other community-based services; service coordination for individuals needing support to live in their own homes or with family members; and, service coordination for those referred for group home and institutional settings. The funding to provide supports to adults to live in their own homes is available through Supported Living Services and the Medicaid HCBS Waivers for individuals with developmental disabilities.

#### Bureau of Developmental Disabilities Services and Financial Subsidies for Supported Living and Housing

For individuals with developmental disabilities whose living expenses exceed their earned income and benefits such as Supplemental Security Income (SSI), a financial subsidy may be available. This subsidy is known as the Residential Living Allowance (RLA) and is based on 150% of the poverty level. BDDS determines the total amount of the RLA for each person. This subsidy has enabled people with very low incomes and disabilities to afford decent housing and live in the community.

It should be noted that the demand for the financial subsidy (or RLA), the waivers and other funding sources often exceeds the capacity of the resources that are available. There may be a waiting list.

For more information contact:

Phone: (800) 545-7763 for the BDDS office in your region  
Web site: [www.in.gov/fssa/servicedisabl/](http://www.in.gov/fssa/servicedisabl/)

Home modifications are generally authorized to modify existing structures. VRS funds may be authorized for the costs made during new home construction only to the extent of the difference in cost between standard and accessible features, if any.

For more information contact:

Phone: (317) 232-1319 for the VRS office nearest you.

Web site: [www.in.gov/fssa/servicedisabl/vr/index.html](http://www.in.gov/fssa/servicedisabl/vr/index.html)

#### **Indiana Area Agencies on Aging**

The Area Agencies on Aging (AAAs) provide support to both the elderly and people with disabilities of all ages to live within their own homes and communities. The goals of the in-home services programs available through the AAAs include “allowing people to live independently in their own homes, providing an array of services to prevent institutionalization, and coordinating services.” In-home services are funded primarily through two avenues: the Medicaid Home and Community-Based Waivers (Medicaid Waivers) for individuals who are aging and/or who have physical disabilities; and the CHOICE program. The AAA’s provide intake and case management for these services and funding sources.

(For information on how to apply for services for individuals with developmental disabilities, see the section regarding the Bureau of Developmental Disabilities Services.)

## Medicaid Waivers and Home Modifications

To support the national trend toward moving people out of long-term care institutions and into the community, in 1981 the federal government created the Title XIX Home and Community Based Services Program. The waivers make Medicaid funds available for home and community based services as an alternative to institutional care. Funds are available to provide a wide range of services to support people in their own homes, including service coordination, homemaker services and personal attendant care.

Medicaid waiver funds are not available to cover the costs associated with housing, such as rent, mortgage or utility payments. Waiver funds may be used, however, for environmental modifications. Up to \$15,000 for environmental modifications may be available within an individual's lifetime.

To be eligible for Medicaid waiver services, the person must meet the criteria required for admission to a long term care facility, group home or state institution and must meet the eligibility for the standard Medicaid program. For children under 18 years of age who have access to waiver funded services, parental income is disregarded when determining financial eligibility for the standard Medicaid program.

## Community and Home Options to Institutional Care for the Elderly and Disabled (CHOICE) and Home Modifications

CHOICE is a state-funded program that is intended to provide support to both people with disabilities and the elderly. Financial assistance for home modifications

(e.g., ramps) and a variety of in-home supports (e.g., personal attendant care, respite) may be obtained through this program. Up to \$15,000 for home modifications may be available within an individual's lifetime and may be used to supplement other funding.

For more information on AAA services contact:  
Toll Free: (800) 986-3505  
Web site: [www.iaaaa.org/members/aaalist.asp](http://www.iaaaa.org/members/aaalist.asp)

Recommended reading:

*Indiana Medicaid Home and Community-Based Waiver Services: A Guide for Consumers*. Third Edition. September 2002. Available at no cost from:

Indiana Governor's Planning Council  
for People with Disabilities  
150 West Market Street, Suite 628  
Indianapolis, Indiana 46204  
Voice/TTY: (317) 232-7770  
E-mail: [bwade@gpcpd.org](mailto:bwade@gpcpd.org)  
Web site: [www.in.gov/gpcpd](http://www.in.gov/gpcpd)

## **Indiana Bureau of Developmental Disabilities Services**

The Indiana Bureau of Developmental Disabilities Services (BDDS) funds and monitors residential services for Indiana residents with developmental disabilities and administers the Home and Community-Based Services (HCBS) Waivers for individuals with developmental disabilities. BDDS contracts with community living service providers to offer a variety of services and supports to individuals and families.